

**Information to identify the case:**

Debtor 1 Michael T. Anderson  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**  
Case number: **11-11682-TPA**

Social Security number or ITIN **xxx-xx-4903**  
EIN **-----**  
Social Security number or ITIN **----**  
EIN **-----**

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael T. Anderson

2/17/17

**By the court:**

Thomas P. Agresti  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
**United States Bankruptcy Court**  
**Western District of Pennsylvania**

In re:  
Michael T. Anderson  
Debtor

Case No. 11-11682-TPA  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-1

User: llea  
Form ID: 3180WPage 1 of 2  
Total Noticed: 26

Date Rcvd: Feb 17, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 19, 2017.

db +Michael T. Anderson, 1031 East 37th Street, Erie, PA 16504-1837  
cr +FV-I, INC., 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883  
cr +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386  
13208882 +CitiMortgage, Inc., c/o Goldbeck, McCafferty & McKeever,  
Suite 5000-Mellon Independence Ctr., 701 Market Street, Philadelphia, PA 19106-1538  
13559598 CitiMortgage, Inc., P.O. Box 688971, Des Moines, IA 50368-8971  
13561148 CitiMortgage, Inc., P.O. Box 6030, Sioux Falls, SD 57117-6030  
13237587 +Creditech, 50 N. 7th Street, Bangor, PA 18013-1791  
13237589 +Erie County Courthouse, 140 West Sixth Street, Erie PA 16501-1011  
13237591 +James C. Wambrodt, Esquire, Weltman, Weinberg & Reis Co, 1400 Coopers Building,  
436 7th Avenue, Pittsburgh, PA 15219-1842  
13208883 +KML Law Group, P.C., Debby Sigal, BNY Independence Center, Suite 5000, 701 Market Street,  
Philadelphia, PA 19106-1541  
13842121 KONDAUR CAPITAL CORPORATION, 333 S. Anita Drive, Suite 400, Orange, CA 92868-3314  
13223579 +Midland Credit Management, Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709  
13237597 +National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036  
14044414 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,  
Highlands Ranch, Colorado 80129-2386

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 18 2017 02:03:43 Pennsylvania Dept. of Revenue,

Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
Harrisburg, PA 17128-0946

cr EDI: RECOVERYCORP.COM Feb 18 2017 01:48:00 Recovery Management Systems Corporation,  
25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605

13237586 +EDI: CIAC.COM Feb 18 2017 01:48:00 CitiMortgage, Inc., 1000 Technology Drive,  
O'Fallon, MO 63368-2240

13237584 +EDI: SEARS.COM Feb 18 2017 01:48:00 Citibank/Sears, P.O. Box 6241,  
Sioux Falls, SD 57117-6241

13237588 EDI: DISCOVER.COM Feb 18 2017 01:48:00 Discover Bank, 6500 New Albany Road,  
New Albany, OH 43054

13228206 EDI: DISCOVER.COM Feb 18 2017 01:48:00 Discover Bank, DB Servicing Corporation,  
PO Box 3025, New Albany, OH 43054-3025

13237590 +EDI: RMSC.COM Feb 18 2017 01:48:00 GECRB/Care Credit, c/o P.O. Box 965036,  
Orlando, FL 32896-0001

13352611 +EDI: RESURGENT.COM Feb 18 2017 01:48:00 LVNV Funding LLC,  
c/o Resurgent Capital Services, LP, P O Box 10675, Greenville SC 29603-0675

13237595 +EDI: RESURGENT.COM Feb 18 2017 01:48:00 LVNV Funding, LLC, P.O. Box 10497,  
Greenville, SC 29603-0497

13237596 +EDI: MID8.COM Feb 18 2017 01:48:00 Midland Credit Management, 8875 Aero Drive,  
San Diego, CA 92123-2255

13267542 EDI: RECOVERYCORP.COM Feb 18 2017 01:48:00 Recovery Management Systems Corporation,  
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

14294046 +E-mail/Text: bknotices@snsc.com Feb 18 2017 02:04:29  
U.S. Bank Trust National Association, as Trustee, C/O SN Servicing Corp., 323 5th Street,  
Eureka, CA 95501-0305

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Kondaur Capital Corporation

cr U.S. Bank Trust National Association, as Trustee o

cr\* CITIMORTGAGE, INC., PO Box 6030, Sioux Falls, SD 57117-6030

13237585\* +CitiMortgage Inc., c/o Goldbeck, McCafferty & McKeever,  
Suite 5000-Mellon Independence Ctr., 701 Market Street, Philadelphia, PA 19106-1538

13237592\* +KML Law Group, P.C., Debby Sigal, BNY Independence Center, Suite 5000, 701 Market St.,  
Philadelphia, PA 19106-1541

13237594 ##+LVNV Funding, LLC, c/o Edwin A. Abrahamsen & Associate, 120 North Keyser Avenue,  
Scranton, PA 18504-9701

13237593 ##+LVNV Funding, LLC, c/o Edwin A. Abrahamsen & Associate, 120 North Keyser Avenue,  
Scranton, PA 18504-9701

TOTALS: 2, \* 3, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0315-1

User: llea  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 26

Date Rcvd: Feb 17, 2017

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 19, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 17, 2017 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor Kondaur Capital Corporation agornall@goldbecklaw.com, bkgroup@goldbecklaw.com;bkgroup@kmllawgroup.com  
James Warmbrodt on behalf of Creditor Kondaur Capital Corporation bkgroup@kmllawgroup.com  
Joseph B. Spero on behalf of Debtor Michael T. Anderson sperolaw@neohio.twcbc.com, legalmom18@hotmail.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmeccf@chapter13trusteewdpa.com  
William E. Miller on behalf of Creditor U.S. Bank Trust National Association, as Trustee of the Igloo Series II Trust wmiller@sterneisenberg.com, bkecf@sterneisenberg.com

TOTAL: 6